

Information to identify the case:

Debtor 1	Ann M. Austin	Social Security number or ITIN xxx-xx-2771
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 19-21904-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ann M. Austin

6/14/24

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ann M. Austin
Debtor

Case No. 19-21904-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: Jun 14, 2024

User: auto
Form ID: 3180W

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Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2024:

Recip ID	Recipient Name and Address
db	+ Ann M. Austin, 3584 Bakerstown Road, Bakerstown, PA 15007-9705
cr	+ Pine-Richland School District, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
cr	+ Richland Township, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
15049508	+ Allegheny County, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15049521	Jordan Tax Service, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15049520	+ Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15049522	Nco Financial, Po Box 13574, Philadelphia, PA 19101
15049523	+ Pine Richland School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15088615	+ Pine-Richland School District, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15088581	+ Richland Township, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building Pittsburgh PA 15219-6101
15049526	+ Richland Township, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15050198	+ Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15049527	+ Vogel Disposal Service, Inc., PO Box 857, Mars, PA 16046-0857

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address EDI: PENNDEPTREV	Date/Time	Recipient Name and Address
smg		Jun 15 2024 03:34:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 15 2024 03:34:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 14 2024 23:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnjts@grblaw.com	Jun 14 2024 23:42:00	County of Allegheny, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
cr	+ EDI: PRA.COM	Jun 15 2024 03:34:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2024 23:43:00	SELECT PORTFOLIO SERVICING, INC, PO

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15049511	EDI: CAPITALONE.COM	Jun 15 2024 03:34:00	Box 65250, Salt Lake City, UT 84165-0250
15049513	EDI: CITICORP	Jun 15 2024 03:34:00	Capital One, P.O. Box 85520, Richmond, VA 23285
15049509	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 14 2024 23:43:00	Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
15049510	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 14 2024 23:43:00	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
15049512	EDI: CAPITALONE.COM	Jun 15 2024 03:34:00	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15088589	+ Email/Text: ebnjts@grblaw.com	Jun 14 2024 23:42:00	Capital One Bank (USA), N.A., by American Infosource LP As Agent, P.O. Box 71083, Charlotte, NC 28272-1083
15049514	EDI: CITICORP	Jun 15 2024 03:34:00	County of Allegheny, Goehring Rutter & Boehm, c/o Jeffery R. Hunt, Esq., 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15087548	+ Email/Text: kburkley@bernssteinlaw.com	Jun 14 2024 23:43:00	Department Stores National Bank/Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
15049515	+ Email/Text: kburkley@bernssteinlaw.com	Jun 14 2024 23:43:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15049516	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 14 2024 23:48:18	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15049518	+ Email/Text: ebnjts@grblaw.com	Jun 14 2024 23:42:00	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
15049519	+ Email/Text: ebnjts@grblaw.com	Jun 14 2024 23:42:00	Goehring, Rutter & Boehm, 1424 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6107
15377586	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 14 2024 23:43:00	Goehring, Rutter & Boehm, 437 Grant Street, Pittsburgh, PA 15219-6107
15087046	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Jun 14 2024 23:43:00	LSF9 Master Participation Trust, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
15068745	+ Email/Text: ecfbankruptcy@nrg.com	Jun 14 2024 23:43:00	LSF9 Master Participation Trust, C/O Caliber Home Loans, Inc, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15049524	EDI: PRA.COM	Jun 15 2024 03:34:00	NRG Energy, 910 Louisiana Street, Houston, TX 77002-4914
15049525	+ EDI: PRA.COM	Jun 15 2024 03:34:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15050198	^ MEBN	Jun 14 2024 23:35:44	PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
15049528	+ Email/Text: bncmail@w-legal.com	Jun 14 2024 23:42:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15049517	Email/PDF: bncnotices@becket-lee.com	Jun 14 2024 23:48:22	Weinstein & Riley, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
			eCAST Settlement, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 27

BYPASSED RECIPIENTS

District/off: 0315-2

User: auto

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LSF9 MASTER PARTICIPATION TRUST
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15068730	*+	Allegheny County, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068733	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, P.O. Box 85520, Richmond, VA 23285
15068735	*P++	CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLO MO 63368-2239, address filed with court:, Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202
15068731	*+	Caliber Home Loans, PO Box 24610, Oklahoma City, OK 73124-0610
15068732	*+	Caliber Home Loans, 13801 Wireless Way, Oklahoma City, OK 73134-2500
15068734	*	Capital One Bank (USA), N.A., by American Infosource LP As Agent, P.O. Box 71083, Charlotte, NC 28272-1083
15068736	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLO MO 63368-2239, address filed with court:, Department Stores National Bank/Macys, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
15068737	*+	Duquesne Light Company, c/o Peter J. Ashcroft, Esquire, Bernstein Law Firm, P.C., 707 Grant St. Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1900
15068738	*+	East Bay Funding, c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
15068740	*+	Goehring, Rutter & Boehm, 1424 Frick Building, 437 Grant Street, Pittsburgh, PA 15219-6107
15068741	*+	Goehring, Rutter & Boehm, 437 Grant Street, Pittsburgh, PA 15219-6107
15068743	*	Jordan Tax Service, Inc., P.O. Box 200, Bethel Park, PA 15102-0200
15068742	*+	Jordan Tax Service, Inc., 102 Rahway Road, Canonsburg, PA 15317-3349
15068744	*	Nco Financial, Po Box 13574, Philadelphia, PA 19101
15068747	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
15068748	*+	PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
15068746	*+	Pine Richland School District, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068749	*+	Richland Township, c/o Jordan Tax Service, 102 Rahway Road, McMurray, PA 15317-3349
15068750	*+	Vogel Disposal Service, Inc., PO Box 857, Mars, PA 16046-0857
15068751	*+	Weinstein & Riley, 2001 WESTERN AVENUE, STE 400, Seattle, WA 98121-3132
15068739	*	eCAST Settlement, PO Box 35480, Newark, NJ 07193-5480

TOTAL: 1 Undeliverable, 22 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Pine-Richland School District jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor Richland Township jhunt@grblaw.com
Jeffrey R. Hunt	on behalf of Creditor County of Allegheny jhunt@grblaw.com

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Jerome B. Blank

on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST jblank@pincuslaw.com brausch@pincuslaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com btemple@bersteinlaw.com;aepiscopo@bersteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bersteinlaw.com

Michelle L. McGowan

on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST mimcgowan@raslg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Debtor Ann M. Austin lowdenscott@gmail.com

Thomas Song

on behalf of Creditor LSF9 MASTER PARTICIPATION TRUST pawb@fedphe.com

TOTAL: 11